

Docket No.: 3350-67
File No. 1158.41331X00
Client No.: Risk Processing

ZJW
PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

GANESAN et al

: Group Art Unit: 3624

Serial No. 09/749,595

: Examiner: S. Snapp

Filed: December 28, 2000

:

For: ELECTRONIC PAYMENT RISK PROCESSING

TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 14, 2005

Sir:

Transmitted herewith is a Request for Reconsideration in the above-identified application.

- No additional fee is required.
 Also attached:

The fee (if applicable) has been calculated as shown below:

| | NO. OF CLAIMS | HIGHEST PREVIOUSLY PAID FOR | EXTRA CLAIMS | RATE | FEE |
|--------------------|---------------|-----------------------------|--------------|----------|-----|
| Total Claims | 20 | 20 | 0 | x \$18 = | \$0 |
| Independent Claims | 3 | 3 | 0 | x \$86 = | \$0 |
| | | TOTAL FEE DUE | | | |
| | | | | | |

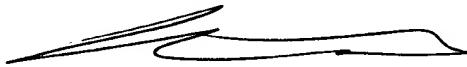
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- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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AAS/slk
Enclosures

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MAR 14 2005
PATENT & TRADEMARK OFFICE
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of

GANESAN et al : Group Art Unit: 3624
Serial No. 09/749,595 : Examiner: S. Snapp
Filed: December 28, 2000 :
For: ELECTRONIC PAYMENT RISK PROCESSING

REQUEST FOR RECONSIDERATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 14, 2005

Sir:

This Request for Reconsideration is filed in response to the Official Action dated December 14, 2004, the time for response to which is up to and including March 14, 2005.